

REMARKS/ARGUMENTS

Claims 2-12 and 21-25 are pending in this application. Claims 1 and 13-20 are canceled. Claim 25 has been added. The examiner is thanked for the courtesy of a telephone conference on Nov. 30, 2005. As suggested by the Examiner, claim 1 has been canceled and incorporated in claim 2, and claims 3-11 and 21-23 are now all dependent on claim 2.

The claims, as previously amended, are directed to a method involving 3 computing devices - the electronic account register, the personal computer, and the financial institution computer. All of the cited art only show two devices.

The claimed invention recognizes that different activities ideally occur on different devices. (1) entering of data was determined to be ideally done on a portable account register which can be carried to the point of sale. (2) Reconciliation is ideally done on a personal computer. The prior art, which typically focused on two devices at a time, reconciles on a portable device or at the bank computer. The prior art has not been widely adopted as products because of the memory, user interface and processing limitations of doing reconciliation on the portable device, and the business fact that banks don't want to be doing all the reconciliation processing on their computers because of the large amount of processing required and the liability issues. (3) The reconciled data was determined to ideally be downloaded back to the portable device so the user would have it available.

The present inventor determined that by moving the data back and forth among 3 devices, the ideal processing and storage locations could be achieved. The cited prior art only shows 2-way data exchanges, not 3-way.

Blegen (US 6,757,716). Blegen is a Microsoft patent directed to a browser-based method for downloading financial information to a computer. A web page is scanned, financial information is identified, and it is downloaded. Similar to the Schrader patent previously distinguished, and as noted in the Office Action, Blegen does not show entering data on a portable account register or uploading the transactions to a computer.

Kapp (US 5,233,547). Kapp is directed to an electronic checkbook. Col. 5, lines 40-44 mention that the checkbook can communicate with a personal computer via a RS232 link.

Benyak (US6,533,173). Benyak shows a PDA (Personal Digital Assistant)-type device which receives a download of product locations in a store, and allows a shopper to find those products in the store.

It is not obvious to combine these references because they adopt different approaches, and none recognized the practical problems or the advantages of the present invention

Schrader (US 5,903,881). Schrader, also cited in the previous office action, is directed to the popular Quicken® software which is run on a personal computer and downloads data from a bank computer. Only two computing devices are involved in this process, the personal computer (desktop or laptop) and the bank computer. The user typically enters data from a paper check register, or simply compares the downloaded bank data with the paper check register information. There is no recognition of any need or desire to electronically upload data from an electronic check register, although many patents on such devices were available at the time of the Schrader invention, including Simmons.

Dunn (US 5,134,564)

Dunn also does not show the 3rd computing device and the movement of data and processing missing from the other references. Dunn has been cited against claim 2.

Claim 2 is directed to "marking" proposed matches. The marking would cover highlighting by shading or coloring, underlining, bolding, etc. These are proposed matches which are close, but not exact. They are not exact, and thus are not automatically done, and are not so far apart that they are simply indicated as unmatched for the customer to deal with. A separate field is provided of "unmatched" entries for the user to deal with by making an appropriate entry.

Dunn gives a score to possible matches, and presents the 10 highest scores to the user. If the user rejects the closest one, which is highlighted first, the next of the 10 is highlighted and presented to the user. This is described in col. 8, line 57 - col. 9, line 5. Dunn

does not show a separate fields for proposed matches and unmatched. The system of Dunn is more complex and cumbersome than that of claim 2.

Claim 3 was previously amended to clarify that the user input is an "unmatch" input to deselect matches performed automatically. Applicant believes such unmatching is not shown in the prior art. Dunn shows this capability for scored close matches, but doesn't show this for exact matches automatically made.

Claim 12.

Claim 12 is believed allowable for the reasons set forth with respect to claims 1 and 2. In addition, claim 12 sets forth presenting to said user a first group of transactions on said user list, but not on said financial institution list and presenting to said user a second group of transactions on said financial institution list but not on said user list. The user then matches items from said first and second groups, or can indicate it should be entered on the other list. Dunn does not show separately presenting these in different groups.

Claim 25. New claim 25 incorporates all the features of claim 12, and is believed allowable for the same reasons. In addition, claim 25 sets forth

providing a drop down list of preferred payees in a description field of a display on said portable electronic account register;

populating a transaction number field of said display with a next sequential transaction number;

allowing said user to override said next sequential transaction number;

displaying a balance of cleared items on a cleared balance display after download.

This unique combination of features is not shown in the cited references.

Appl. No. 10/726,754
Amdt. dated November 30, 2005
Reply to Office Action of September 8, 2005

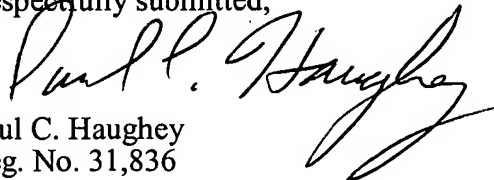
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CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-273-4787.

Respectfully submitted,


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